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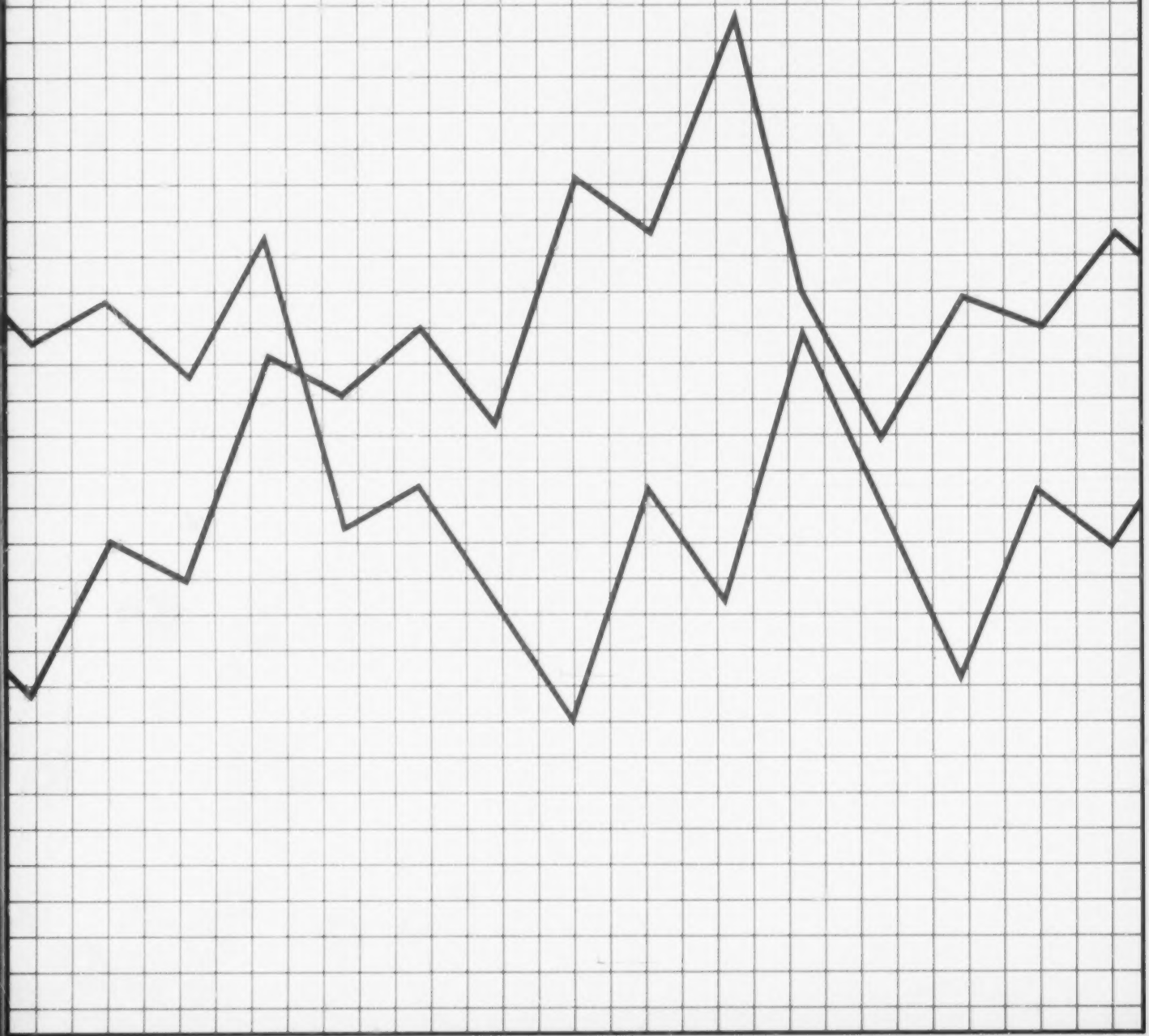
Annual Inquiry and Complaint Summary—1989

Council of Better Business Bureaus



COUNCIL OF BETTER BUSINESS BUREAUS
ANNUAL INQUIRY AND COMPLAINT SUMMARY - 1989

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INTRODUCTION

The Better Business Bureaus (BBBs) in the United States handled nearly 10.7 million consumer inquiries and complaints in 1989. Estimated from a statistically significant sampling of data* from local BBBs, the types and numbers of contacts were:

Total inquiries	**8,007,000**
Total complaints	**2,683,000**
Total consumer contacts	**10,690,000**

Most requests, about 7 in 10, were pre-purchase inquiries from consumers: 5.6 million inquirers sought to "checkout" the reliability of individual companies before making purchases or investments; others sought general counseling or BBB consumer education literature.

Company reports requested	5,573,000
General info/counseling	2,434,000
Total	**8,007,000**

Consumer complaints included both formal complaints presented to companies for response and/or adjustment and other complaints resolved by: counseling, referral to other appropriate agencies, or referred to a company for first consideration in cases where management may have been unaware of the complaint.

Presented complaints closed	336,000
Counseling, referrals, etc.	2,347,000
Total	**2,683,000**

This report notes the major inquiry and complaint categories by type of business and includes numbers of inquiries and presented complaints. It also includes percent of total activity, and the complaint settlement indices. The settlement indices in 1988 ranged from a high of 100.0% to a low of 34.8%. The overall settlement index for all presented complaints in 1988 was 70.1%.

In addition to complaints listed in this report, the BBB system assisted more than 116,000 consumers with automobile complaints through BBB AUTO LINE. This program helps automobile manufacturers improve customer relations by providing mediation and arbitration services to resolve consumer complaints.

*Figures are based on data projected from 83 BBBs covering 60% of the total population served by the BBB system.

Table I

COUNCIL OF BETTER BUSINESS BUREAUS ACTIVITY ESTIMATE - 1989
SUMMARY OF BUSINESS ACTIVITY BY GROUP

	TOTAL REQUESTED REPORTS (PROJECTED)	RANK INQUIRIES	PERCENT OF ACTIVITY	TOTAL PRESENTED COMPLAINTS (PROJECTED)	RANK COMPLAINTS	PERCENT OF ACTIVITY
Business Groups Ranked by Inquiries						
HOME IMPROVEMENT/REMODELING COMPANIES	1,070,520	1	19.21	40,780	3	12.32
SERVICE FIRMS (EXCEPT AUTO)	701,770	2	12.59	47,770	2	14.43
RETAIL STORES	443,840	3	7.96	49,870	1	15.06
ORDERED PRODUCT SALES	420,190	4	7.54	40,030	4	12.09
FINANCIAL SERVICES	405,560	5	7.28	15,130	7	4.57
AUTO REPAIRS AND SERVICES	254,470	6	4.57	25,820	6	7.80
INSURANCE	244,900	7	4.39	5,770	12	1.74
FRANCHISE AND BUSINESS OPPORTUNITIES	208,010	8	3.73	2,010	18	0.61
AUTO, TRUCK AND RV DEALERS	181,690	9	3.26	27,990	5	8.45
SOLICITING ORGANIZATIONS	177,640	10	3.19	870	20	0.26
HEALTH AND MEDICAL SERVICES	150,630	11	2.70	9,370	8	2.83
REAL ESTATE SALES AND SERVICES	129,340	12	2.32	5,850	11	1.77
VACATION CERTIFICATE COMPANIES	117,160	13	2.10	4,060	15	1.23
DIRECT IN-HOME SALES	105,680	14	1.90	5,250	13	1.59
TRADE AND VOCATIONAL SCHOOLS	104,630	15	1.88	1,620	19	0.49
PERSONAL AND PROFESSIONAL SERVICES	94,230	16	1.69	6,310	9	1.91
HOME BUILDERS AND MANUFACTURERS	92,060	17	1.65	5,040	14	1.52
TRAVEL-RELATED SERVICES	82,100	18	1.47	6,110	10	1.85
ADVERTISING SOLICITING ORGANIZATIONS	58,590	19	1.05	2,600	17	0.79
FOOD SALES AND SERVICE	44,200	20	0.79	2,760	16	0.83
MARKET RESEARCH COMPANIES	22,750	21	0.41	280	22	0.08
COUPON BOOK PROMOTIONS	13,420	22	0.24	290	21	0.09
MANUFACTURERS AND WHOLESALERS	56,980		1.02	4,660		1.41
MISCELLANEOUS (NOT ELSEWHERE CLASSIFIED)	320,890		5.76	6,760		2.04

Table II

COUNCIL OF BETTER BUSINESS BUREAUS ACTIVITY ESTIMATE - 1989

SUMMARY OF BUSINESS ACTIVITY BY GROUP

	TOTAL REQUESTED REPORTS (PROJECTED)	RANK INQUIRIES	PERCENT OF ACTIVITY	TOTAL PRESENTED COMPLAINTS (PROJECTED)	RANK COMPLAINTS	PERCENT OF ACTIVITY
Business Groups Ranked by Complaints						
RETAIL STORES	443,840	3	7.96	49,870	1	15.06
SERVICE FIRMS (EXCEPT AUTO)	701,770	2	12.59	47,770	2	14.43
HOME IMPROVEMENT/REMODELING COMPANIES	1,070,520	1	19.21	40,780	3	12.32
ORDERED PRODUCT SALES	420,190	4	7.54	40,030	4	12.09
AUTO, TRUCK AND RV DEALERS	181,690	9	3.26	27,990	5	8.45
AUTO REPAIRS AND SERVICES	254,470	6	4.57	25,820	6	7.80
FINANCIAL SERVICES	405,560	5	7.28	15,130	7	4.57
HEALTH AND MEDICAL SERVICES	150,630	11	2.70	9,370	8	2.83
PERSONAL AND PROFESSIONAL SERVICES	94,230	16	1.69	6,310	9	1.91
TRAVEL-RELATED SERVICES	82,100	18	1.47	6,110	10	1.85
REAL ESTATE SALES AND SERVICES	129,340	12	2.32	5,850	11	1.77
INSURANCE	244,900	7	4.39	5,770	12	1.74
DIRECT IN-HOME SALES	105,680	14	1.90	5,250	13	1.59
HOME BUILDERS AND MANUFACTURERS	92,060	17	1.65	5,040	14	1.52
VACATION CERTIFICATE COMPANIES	117,160	13	2.10	4,060	15	1.23
FOOD SALES AND SERVICE	44,200	20	0.79	2,760	16	0.83
ADVERTISING SOLICITING ORGANIZATIONS	58,590	19	1.05	2,600	17	0.79
FRANCHISE AND BUSINESS OPPORTUNITIES	208,010	8	3.73	2,010	18	0.61
TRADE AND VOCATIONAL SCHOOLS	104,630	15	1.88	1,620	19	0.49
SOLICITING ORGANIZATIONS	177,640	10	3.19	870	20	0.26
COUPON BOOK PROMOTIONS	13,420	22	0.24	290	21	0.09
MARKET RESEARCH COMPANIES	22,750	21	0.41	280	22	0.08
MANUFACTURERS AND WHOLESALERS	56,980		1.02	4,660		1.41
MISCELLANEOUS (NOT ELSEWHERE CLASSIFIED)	320,890		5.76	6,760		2.04

Table III

1989 STATISTICAL SUMMARY OF ACTIVITY BY BUSINESS GROUP

	REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX %
HOME IMPROVEMENT/REMODELING COMPANIES	**RANK 1**	**RANK 3**	
HOME REMODELING CONTRACTORS	172,840	7,340	58.6
ROOFING CONTRACTORS	152,660	4,580	58.7
HEATING AND CENTRAL AIR CONDITIONING	114,630	3,350	66.9
STORM WINDOWS AND DOORS	54,790	2,530	64.4
SWIMMING POOL CONTRACTORS	47,290	2,260	70.4
PAVING CONTRACTORS	38,780	1,520	45.4
SIDING CONTRACTORS	47,470	1,330	66.2
PLUMBING CONTRACTORS	41,180	2,850	70.9
ALARM SYSTEM DEALERS	40,800	820	76.8
WATER CONDITIONING COMPANIES	61,540	1,640	65.9
WATERPROOFING COMPANIES	38,670	760	64.5
ELECTRICAL CONTRACTORS	20,920	870	67.8
FENCE COMPANIES	18,290	660	65.2
HOME INSULATION COMPANIES	16,070	300	60.0
CEMENT CONTRACTORS	14,250	600	53.3
BUILDING MATERIAL/SUPPLIES	15,810	1,010	75.2
SOLAR ENERGY COMPANIES	8,070	310	51.6
FUEL OIL COMPANIES	6,550	360	77.8
OTHER HOME REMODELING	159,910	7,690	56.8
TOTAL HOME IMPROVEMENT/REMODELING COMPANIES	1,070,520	40,780	64.0
PERCENTAGE OF ACTIVITY	19.21	12.32	
SERVICE FIRMS (EXCEPT AUTO)	**RANK 2**	**RANK 2**	
EMPLOYMENT SERVICES	81,380	1,720	65.1
CARPETING AND UPHOLSTERY CLEANERS	56,200	2,250	58.2
MOVING/STORAGE COMPANIES	60,530	2,960	64.5
EXTERMINATING SERVICE COMPANIES	57,580	1,510	74.8
APPLIANCE SERVICE	33,040	4,320	65.7
TELEVISION SERVICING	22,810	2,330	67.4
DRY CLEANING/LAUNDRY COMPANIES	25,590	8,070	70.3
CABLE/PAY TV COMPANIES	14,790	2,650	83.8
PHOTOGRAPHY STUDIOS - EXCEPT DIRECT	16,050	1,400	61.4
FUNERAL RELATED SERVICES	12,470	490	65.3
PHOTOGRAPHIC PROCESSING	10,130	1,290	72.1
REUPHOLSTERING SHOPS	10,150	650	67.7
TELEPHONE COMPANIES	12,340	1,380	81.2
UTILITY COMPANIES	8,200	870	75.9
OTHER SERVICE ESTABLISHMENTS	280,510	15,880	65.5
TOTAL SERVICE FIRMS (EXCEPT AUTO)	701,770	47,770	69.3
PERCENTAGE OF ACTIVITY	12.59	14.43	

	REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX %
RETAIL STORES	**RANK 3**	**RANK 1**	
APPAREL AND ACCESSORY STORES	18,920	4,070	69.5
APPLIANCES	36,050	3,660	73.8
CAMERA SHOPS	4,200	380	78.9
BUYING CLUBS/GROUP PURCHASING	31,490	630	74.6
CATALOG SHOWROOMS	3,670	320	81.3
TRADITIONAL DEPARTMENT STORES	16,150	4,030	88.6
DISCOUNT DEPARTMENT STORES	7,380	980	79.6
DRUG STORES	3,010	310	80.6
COMPUTER/DP SALES AND SERVICES	30,080	1,580	65.8
FLOOR COVERING STORES	41,640	4,560	69.1
FLORISTS	5,010	690	56.5
GARDENING AND NURSERY PRODUCTS	21,460	2,060	72.3
HOME FURNISHINGS STORES	72,530	10,270	71.3
JEWELRY STORES	18,610	2,250	71.6
MUSIC AND RECORD STORES	6,950	430	76.7
PET STORES	7,670	820	68.3
OFFICE EQUIPMENT	12,890	1,100	67.3
SPORTING GOODS STORES	6,900	620	71.0
TELEPHONE EQUIPMENT STORES	6,880	420	66.7
TV/RADIO/STEREO	22,930	3,030	74.6
OTHER RETAIL STORES/SHOPS	69,420	7,660	68.0
TOTAL RETAIL STORES	443,840	49,870	72.7
PERCENTAGE OF ACTIVITY	7.96	15.06	
ORDERED PRODUCT SALES	**RANK 4**	**RANK 4**	
MAGAZINE SUBSCRIPTIONS BY MAIL	26,240	5,240	80.5
BOOKS AND RECORDS BY MAIL	12,260	2,950	86.1
MAIL ORDER COMPANIES, GENERAL	175,000	15,660	76.8
CATALOGUE SALES	61,060	7,460	80.3
ORDERED BY NEWSPAPER/MAGAZINE AD	26,240	5,240	80.5
ORDERED BY RADIO/TV AD	18,230	2,230	78.9
ORDERED BY TELEPHONE	101,160	1,250	59.2
TOTAL ORDERED PRODUCT SALES	420,190	40,030	77.5
PERCENTAGE OF ACTIVITY	7.54	12.09	

Table III, continued

	REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX %
FINANCIAL SERVICES	RANK 5	RANK 7	
BANKS	30,340	2,450	87.8
COMMODITIES BROKERS/DEALERS	7,870	230	73.9
CONSUMER FINANCE AND LOANS	63,610	2,150	72.6
CREDIT CARD COMPANIES	112,930	3,470	70.9
CREDIT COLLECTION COMPANIES	24,170	2,290	79.5
SAVINGS AND LOAN COMPANIES	15,700	540	79.6
SECURITIES BROKERS AND DEALERS	22,340	220	56.5
OTHER FINANCIAL	128,600	3,780	69.0
TOTAL FINANCIAL SERVICES	405,560	15,130	73.5
PERCENTAGE OF ACTIVITY	7.28	4.57	
AUTO REPAIRS AND SERVICES	RANK 6	RANK 6	
AUTO REPAIR - EXCEPT TRANSMISSIONS	86,280	10,500	69.8
AUTO TRANSMISSION SHOPS	45,550	3,030	71.6
REPAIR SHOPS - BODY/PAINT	37,480	2,900	66.9
AUTO TIRE, BATTERIES, ACCESSORIES	17,910	2,760	75.4
AUTO PARTS COMPANIES	12,270	1,840	70.1
AUTO OTHER	54,980	4,790	62.8
TOTAL AUTO REPAIRS AND SERVICES	254,470	25,820	69.6
PERCENTAGE OF ACTIVITY	4.57	7.80	
INSURANCE	RANK 7	RANK 12	
INSURANCE COMPANIES	114,290	2,390	77.8
LIFE INSURANCE	67,890	800	85.0
ACCIDENT AND HEALTH INSURANCE	28,380	770	81.8
AUTO INSURANCE	27,690	1,540	73.4
HOME OWNERS/RENTERS/FIRE	6,650	270	74.1
TOTAL INSURANCE	244,900	5,770	78.4
PERCENTAGE OF ACTIVITY	4.39	1.74	
FRANCHISE AND BUSINESS OPPORTUNITIES	RANK 8	RANK 18	
WORK-AT-HOME COMPANIES	147,890	1,150	40.9
BUSINESS OPPORTUNITY COMPANIES	34,110	500	66.0
MULTI-LEVEL SELLING COMPANIES	18,650	220	68.2
FRANCHISE SELLING COMPANIES	7,360	140	57.1
TOTAL FRANCHISE AND BUSINESS OPPORTUNITIES	208,010	2,010	58.0
PERCENTAGE OF ACTIVITY	3.73	0.61	

	REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX %
AUTO, TRUCK AND RECREATIONAL VEHICLE DEALERS	RANK 9	RANK 5	
NEW CAR AUTO DEALERS	110,320	20,900	86.8
USED CAR DEALERS	49,620	4,000	66.0
AUTO/TRUCK RENTAL LEASING	11,490	1,790	72.6
RECREATIONAL VEHICLE DEALERS	10,260	1,300	71.5
TOTAL AUTO, TRUCK AND RV DEALERS	181,690	27,990	73.7
PERCENTAGE OF ACTIVITY	3.26	8.45	
SOLICITING ORGANIZATIONS	RANK 10	RANK 20	
CHARITIES	122,110	350	65.7
GENERAL MEMBERSHIP	9,750	290	65.5
BUSINESS MEMBERSHIP	8,630	10	100.0
VETERANS	14,640	120	100.0
POLICE AND FIRE	22,510	100	70.0
TOTAL SOLICITING ORGANIZATIONS	177,640	870	80.2
PERCENTAGE OF ACTIVITY	3.19	0.26	
HEALTH AND MEDICAL SERVICES	RANK 11	RANK 18	
HEARING AID COMPANIES	23,140	970	70.1
OPTICAL SERVICES	19,670	1,890	73.5
DENTISTS	13,620	700	74.3
DOCTORS	12,810	1,110	80.2
HOSPITALS/CLINICS	11,050	1,260	80.2
NURSING HOMES	6,810	130	61.5
OTHER HEALTH AND MEDICAL SERVICES	63,530	3,310	72.2
TOTAL HEALTH AND MEDICAL SERVICES	150,630	9,370	73.1
PERCENTAGE OF ACTIVITY	2.70	2.83	
REAL ESTATE SALES AND SERVICES	RANK 12	RANK 11	
TIME SHARE CONDO PLANS	58,280	960	71.9
REAL ESTATE SALES AND RENTALS	39,070	2,680	75.4
LAND DEVELOPMENT COMPANIES	32,950	390	74.6
HOUSE/APARTMENT RENTAL BY INDIVIDUAL	10,240	1,370	70.1
HOUSE/APARTMENT RENTAL REFERRAL SERVICE	8,800	450	60.0
TOTAL REAL ESTATE SALES AND SERVICES	129,340	5,850	70.3
PERCENTAGE OF ACTIVITY	2.32	1.77	

Table III, continued

	REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX %
VACATION CERTIFICATE COMPANIES	RANK 13	RANK 15	
	117,160	4,060	59.1
PERCENTAGE OF ACTIVITY	2.10	1.23	
DIRECT IN-HOME SALES	RANK 14	RANK 13	
ENCYCLOPEDIAS	5,500	190	84.2
MAGAZINES	21,210	1,650	83.6
PHOTOGRAPHY	6,890	460	56.5
OTHER	72,080	2,950	70.8
TOTAL DIRECT IN-HOME SALES	105,680	5,250	73.8
PERCENTAGE OF ACTIVITY	1.90	1.59	
TRADE AND VOCATIONAL SCHOOLS	RANK 15	RANK 19	
	104,630	1,620	75.3
PERCENTAGE OF ACTIVITY	1.88	0.49	
PERSONAL AND PROFESSIONAL SERVICES	RANK 16	RANK 9	
HEALTH STUDIOS	30,270	3,270	73.1
CHILD CARE SERVICES	14,250	240	58.3
DATING/SOCIAL INTRODUCTION	15,370	760	68.4
LEGAL SERVICES	12,340	370	67.6
TAX PREPARATION COMPANIES	7,890	510	66.7
HAIR PRODUCT/IMPROVEMENT	7,770	470	68.1
BARBER/BEAUTY SHOPS	6,340	690	73.9
TOTAL PERSONAL AND PROFESSIONAL SERVICES	94,230	6,310	68.0
PERCENTAGE OF ACTIVITY	1.69	1.91	
HOME BUILDERS AND MANUFACTURERS	RANK 17	RANK 14	
NEW HOME CONSTRUCTION	69,140	2,890	69.6
MOBILE/MODULAR HOMES	22,920	2,150	69.3
TOTAL HOME BUILDERS AND MANUFACTURERS	92,060	5,040	69.4
PERCENTAGE OF ACTIVITY	1.65	1.52	

	REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX %
TRAVEL-RELATED SERVICES	RANK 18	RANK 10	
TRAVEL AGENCIES	59,920	3,300	63.3
HOTELS/MOTELS	17,250	2,110	64.5
AIRLINES	4,930	700	75.7
TOTAL TRAVEL-RELATED SERVICES	82,100	6,110	67.8
PERCENTAGE OF ACTIVITY	1.47	1.85	
ADVERTISING SOLICITING ORGANIZATIONS	RANK 19	RANK 17	
	58,590	2,600	49.2
PERCENTAGE OF ACTIVITY	1.05	0.79	
FOOD SALES AND SERVICE	RANK 20	RANK 16	
BULK MEAT COMPANIES	7,420	190	68.4
CHAIN FOOD STORES	3,950	440	79.5
INDEPENDENT FOOD STORES	3,390	210	71.4
FREEZER FOOD PLAN COMPANIES	9,730	160	62.5
RESTAURANTS	11,090	1,250	69.6
OTHER FOOD COMPANIES	8,620	510	64.7
TOTAL FOOD SALES AND SERVICE	44,200	2,760	69.4
PERCENTAGE OF ACTIVITY	0.79	0.83	
MARKET RESEARCH COMPANIES	RANK 21	RANK 22	
	22,750	280	57.1
PERCENTAGE OF ACTIVITY	0.41	0.08	
COUPON BOOK PROMOTIONS	RANK 22	RANK 21	
	13,420	290	55.2
PERCENTAGE OF ACTIVITY	0.24	0.09	
MANUFACTURERS AND WHOLESALERS	56,980	4,660	74.2
MISCELLANEOUS (NOT ELSEWHERE CLASSIFIED)	320,890	6,760	

Table IV

COUNCIL OF BETTER BUSINESS BUREAUS ANNUAL ACTIVITY REPORT - 1989

Total Activity by Type of Business Code

TYPE OF BUSINESS	#TOB	REPORTS REQUESTED NUMBER	RANK	PRESENTED COMPLAINTS NUMBER	RANK	SETTLED NUMBER	%	RESULTS POSITIVE	-- SATISFIED ASSUMED	TOTAL	%	DISSATISFIED ---	AJR	TOTAL	%	NO RESPONSE NUMBER	%	UNPURSUABLE NUMBER	%
		*"Type of Business" code in BBB record system.																	
				SETTLEMENT INDEX:		70.1													
FRANCHISED AUTO DEALERS	000	110,320	13	20,900	1	17,730	84.8	5,290	8,880	14,170	67.8	1,480	3,560	5,040	24.1	910	4.4	780	3.7
AUTO DEALERS - USED ONLY	003	48,820	34	4,060	20	2,840	68.0	540	1,400	1,940	48.5	480	700	1,180	28.8	730	18.3	190	4.8
AUTO SERVICE STATIONS	005	11,400	102	2,390	44	1,630	88.2	420	810	1,230	51.5	280	400	680	27.8	420	17.6	80	3.3
AUTO REPAIR - EXCEPT TRANSMISSIONS	010	88,250	16	10,300	5	7,330	69.8	1,770	3,230	5,000	47.8	1,240	2,330	3,570	34.0	1,580	14.9	380	3.6
REPAIR SHOPS - BODY/PAINT	012	37,480	48	2,900	35	1,840	68.9	830	840	1,470	50.7	280	470	750	25.9	560	19.3	120	4.1
AUTO TIRE, BATTERIES, ACCESSORIES	015	17,910	90	2,760	38	2,110	78.4	620	1,080	1,700	61.6	240	410	650	23.6	320	11.6	90	3.3
AUTO/TRUCK RENTAL LEASING	017	11,490	101	1,790	58	1,300	72.6	410	540	950	53.1	130	350	480	26.8	310	17.3	50	2.8
AUTO TRANSMISSION SHOPS	020	45,550	37	3,030	31	2,170	71.6	530	1,140	1,670	55.1	370	500	870	28.7	390	12.8	100	3.3
AUTO PARTS COMPANIES	022	12,270	99	1,840	57	1,290	70.1	350	670	1,020	55.4	130	270	400	21.7	350	19.0	70	3.8
AUTO OTHER	080	54,980	32	4,790	13	3,010	62.8	840	1,480	2,300	48.0	410	710	1,120	23.4	1,110	23.2	260	5.4
BANKS	100	30,340	53	2,450	43	2,150	87.8	1,100	320	1,820	78.4	120	230	350	14.3	130	5.3	50	2.0
BUSINESS OPPORTUNITY COMPANIES	105	34,110	48	500	105	330	66.0	130	130	260	52.0	60	70	130	26.0	100	20.0	10	2.0
COMMODITIES BROKERS/DEALERS	107	7,870	117	230	126	170	73.9	50	80	130	56.5	10	40	50	21.7	40	17.4	10	4.3
CONSUMER FINANCE AND LOANS	110	63,610	23	2,150	53	1,560	72.6	410	840	1,250	58.1	170	310	480	22.3	230	10.7	200	9.3
CREDIT CARD COMPANIES	115	112,830	12	3,470	24	2,480	70.9	1,220	1,140	2,360	68.0	210	100	310	8.9	660	19.0	140	4.0
CREDIT COLLECTION COMPANIES	120	24,170	62	2,290	47	1,820	79.5	650	630	1,580	69.0	140	240	380	16.6	200	8.7	120	5.2
FRANCHISE SELLING COMPANIES	125	7,360	122	140	133	80	57.1	40	30	70	50.0	30	10	40	28.6	10	7.1	20	14.3
HOUSE/APARTMENT RENTAL BY INDIVIDUAL	128	10,240	106	1,370	71	960	70.1	180	520	700	51.1	140	280	420	29.2	220	16.1	60	4.4
HOUSE/APARTMENT RENTAL REFERRAL SERVICE	129	8,800	111	450	109	270	60.0	90	140	230	51.1	50	40	90	20.0	90	20.0	30	6.7
INSURANCE COMPANIES	130	114,290	11	2,390	45	1,860	77.8	580	920	1,500	62.8	180	360	540	22.6	250	10.5	100	4.2
LIFE INSURANCE	131	87,880	22	800	89	680	85.0	210	390	600	75.0	50	80	130	16.3	60	7.5	20	2.5
ACCIDENT AND HEALTH INSURANCE	132	28,380	56	770	90	630	81.8	190	340	530	68.8	70	100	170	22.1	50	6.5	30	3.9
AUTO INSURANCE	133	27,690	57	1,540	65	1,130	73.4	370	580	950	60.4	220	200	420	27.3	130	8.4	70	4.5
HOME OWNERS/RENTERS/FIRE	134	8,650	128	270	124	200	74.1	50	100	150	55.6	20	59	79	29.9	30	11.1	10	3.7
LAND DEVELOPMENT COMPANIES	135	32,950	90	390	113	290	74.4	120	150	270	69.2	30	20	50	12.8	60	15.4	10	2.6
MULTI-LEVEL SELLING COMPANIES	140	18,850	76	220	126	150	68.2	60	60	120	54.5	10	30	40	18.2	40	18.2	10	4.5
REAL ESTATE SALES AND RENTALS	145	39,070	41	2,680	39	2,020	75.4	490	1,170	1,660	61.9	240	380	600	22.4	320	11.9	110	4.1
SAVINGS AND LOAN COMPANIES	150	15,700	86	840	102	490	79.6	110	250	360	66.7	50	70	120	22.2	30	5.6	30	5.6
SECURITIES BROKERS AND DEALERS	155	22,340	70	220	127	120	54.5	40	70	110	50.0	20	10	30	13.6	40	18.2	40	18.2
TIME SHARE CONDO PLANS	157	36,290	44	980	84	690	71.9	230	230	530	60.4	60	110	170	17.7	180	18.8	30	3.1
OTHER FINANCIAL	190	128,600	7	3,790	21	2,810	86.0	810	1,480	2,270	60.1	290	340	630	16.4	630	16.7	240	6.3
BULK MEAT COMPANIES	200	7,420	120	190	130	130	68.4	40	70	110	57.5	10	20	30	15.8	20	10.5	10	5.3
CHAIN FOOD STORES	205	5,950	135	440	110	350	79.5	110	170	280	63.6	30	70	100	22.7	40	9.1	20	4.5
INDEPENDENT FOOD STORES	210	3,380	137	210	129	150	71.4	30	90	120	57.1	10	30	40	19.0	40	19.0	10	4.8
FREEZER FOOD PLAN COMPANIES	215	9,730	110	180	132	100	62.5	40	50	90	56.3	20	10	30	18.8	40	25.0	10	6.3
RESTAURANTS	217	11,090	103	1,250	77	870	69.6	300	380	680	54.4	90	190	280	22.4	230	18.4	60	4.8
OTHER FOOD COMPANIES	290	8,820	113	510	104	330	64.7	140	110	250	49.0	70	80	150	29.4	80	15.7	20	3.9
DENTISTS	300	13,820	92	700	93	520	74.3	170	220	390	55.7	70	130	200	28.6	60	8.6	40	5.7
DATING/SOCIAL INTRODUCTION	302	15,370	87	760	91	520	68.4	180	290	390	51.3	80	130	220	28.9	110	14.5	40	5.3
DOCTORS	305	12,810	95	1,110	79	880	80.2	240	500	740	66.7	110	150	260	23.4	80	7.2	30	2.7
BARBER/BEAUTY SHOPS	307	8,340	130	690	95	510	73.9	140	220	360	52.2	80	150	230	33.3	100	14.5	10	1.4

Table IV, continued

TYPE OF BUSINESS	*TOB	REPORTS REQUESTED NUMBER	RANK	PRESENTED COMPLAINTS NUMBER	RANK	SETTLED RESULTS NUMBER	%	POSITIVE	-- SATISFIED ASSUMED	TOTAL	%	DISSATISFIED ---	AJR	TOTAL	%	NO RESPONSE NUMBER	%	UNPURSUABLE NUMBER	%
*"Type of Business" code in BBB record system.																			
DRUG STORES	310	3,010	138	310	138	250	80.6	120	100	220	71.0	20	30	50	16.1	30	9.7	10	3.2
HAIR PRODUCT/IMPROVEMENT	315	7,770	118	470	107	320	68.1	90	170	260	55.3	80	80	140	29.8	70	14.9	10	2.1
HEALTH STUDIOS	320	30,270	54	3,270	28	2,380	73.1	800	1,180	1,980	60.9	210	400	610	18.7	420	12.8	260	8.0
HEARING AID COMPANIES	325	23,140	64	970	83	680	70.1	280	270	550	54.6	80	150	230	22.7	170	17.5	40	4.1
HOSPITALS/CLINICS	330	11,050	104	1,280	75	1,010	80.2	320	520	840	66.7	130	170	300	23.8	90	7.1	40	3.2
NURSING HOMES	332	6,810	127	130	134	80	61.5	20	30	80	46.2	20	20	40	30.8	30	23.1	10	7.7
OPTICAL SERVICES	334	19,670	74	1,880	56	1,380	73.5	520	610	1,130	59.8	230	280	480	25.9	230	12.2	50	2.6
OTHER HEALTH AND MEDICAL SERVICES	390	83,530	24	3,310	26	2,390	72.2	880	1,110	1,980	60.1	290	490	690	20.8	500	15.1	130	3.9
ALARM SYSTEM DEALERS	400	40,800	40	820	88	630	76.8	250	270	530	64.6	70	100	170	20.7	90	11.0	30	3.7
BUILDING MATERIAL/SUPPLIES	405	15,810	85	1,010	81	760	75.2	220	370	590	58.4	90	170	260	25.7	120	11.9	40	4.0
CEMENT CONTRACTORS	407	14,250	91	800	101	320	53.3	100	130	230	38.3	40	90	130	21.7	160	26.7	80	13.3
EXTERMINATING SERVICE COMPANIES	410	57,580	30	1,510	67	1,130	74.8	450	460	910	60.3	100	220	320	21.2	220	14.6	50	3.3
ELECTRICAL CONTRACTORS	413	20,920	78	870	86	590	67.8	180	270	450	51.7	80	150	230	26.4	150	17.2	30	3.4
FENCE COMPANIES	414	18,290	78	980	97	430	65.2	180	160	340	51.5	60	90	150	22.7	120	18.2	40	6.1
HEATING AND CENTRAL AIR CONDITIONING	415	114,630	16	3,350	25	2,240	66.9	760	940	1,700	50.7	380	540	900	26.9	650	19.4	180	5.0
FUEL OIL COMPANIES	416	8,550	129	380	116	290	77.8	80	150	230	63.9	30	50	80	22.2	50	13.9	10	2.8
NEW HOME CONSTRUCTION	420	69,140	21	2,690	36	2,010	69.5	650	950	1,600	55.4	310	410	720	24.9	450	15.6	120	4.2
HOME INSULATION COMPANIES	422	16,070	83	300	120	180	90.0	90	90	180	50.0	30	30	60	30.0	70	23.3	20	6.7
HOME REMODELING CONTRACTORS	425	172,840	2	7,340	11	4,300	58.5	1,460	1,950	3,410	46.5	880	880	1,680	23.0	1,880	25.3	380	5.3
MOBILE/MODULAR HOMES	430	22,920	66	2,150	52	1,490	69.3	420	790	1,210	56.3	220	280	500	23.3	340	15.8	100	4.7
PAINT AND WALLPAPER COMPANIES	432	25,620	60	1,410	68	670	47.5	230	260	490	34.8	120	180	300	21.3	470	33.3	150	10.6
PAVING CONTRACTORS	435	38,760	42	1,520	66	690	45.4	240	280	520	34.2	150	170	320	21.1	480	32.2	180	11.8
PLUMBING CONTRACTORS	438	41,180	39	2,850	37	2,020	70.9	600	870	1,470	51.6	270	580	820	28.8	490	17.2	80	2.8
ROOFING CONTRACTORS	440	152,880	5	4,580	14	2,690	58.7	1,050	1,110	2,160	47.2	410	530	940	20.5	1,190	26.0	250	5.3
SOLAR ENERGY COMPANIES	442	8,070	115	310	119	190	61.9	50	90	130	41.9	40	30	70	22.6	90	29.0	20	6.5
SIDING CONTRACTORS	445	47,470	35	1,330	72	880	66.2	330	380	710	53.4	160	170	270	20.3	240	18.0	100	7.5
STORM WINDOWS AND DOORS	447	54,790	33	2,530	42	1,630	64.4	690	630	1,320	52.2	180	310	490	19.4	610	24.1	100	4.0
SWIMMING POOL CONTRACTORS	450	47,290	36	2,260	48	1,580	70.4	540	660	1,200	53.1	170	280	450	24.8	380	16.8	110	4.9
WATER CONDITIONING COMPANIES	452	61,540	25	1,640	61	1,080	65.9	310	670	980	59.8	150	100	250	15.2	330	20.1	90	5.5
WATERPROOFING COMPANIES	455	38,870	43	780	92	490	64.5	200	190	390	51.3	80	100	180	25.0	130	17.1	50	6.6
OTHER HOME REMODELING	490	159,910	4	7,680	8	4,370	58.8	1,870	1,780	3,650	44.9	620	920	1,540	20.0	2,170	28.2	540	7.0
APPAREL AND ACCESSORIES	500	18,920	75	4,070	17	2,830	69.5	1,080	1,170	2,200	54.1	450	630	1,080	26.5	670	16.5	130	3.2
APPLIANCES	505	38,050	47	3,660	23	2,700	73.8	1,080	1,180	2,260	61.7	300	440	740	20.2	510	13.9	150	4.1
CAMERA SHOPS	508	4,200	134	390	114	300	76.9	120	120	240	63.2	30	90	90	23.7	50	13.2	10	2.6
BUYING CLUBS/GROUP PURCHASING	508	31,490	51	630	99	470	74.6	170	220	390	61.9	80	80	160	25.4	40	6.3	40	6.3
CATALOG SHOWROOMS	509	3,670	136	320	116	260	81.3	130	90	220	68.8	30	40	70	21.9	20	6.3	10	3.1
TRADITIONAL DEPARTMENT STORES	510	18,150	82	4,030	19	3,570	88.6	1,800	1,580	3,180	78.4	190	410	600	14.9	210	5.2	60	1.5
DISCOUNT DEPARTMENT STORES	511	7,360	121	980	82	780	79.6	370	350	720	73.5	40	60	100	10.2	120	12.2	40	4.1
COMPUTER/DP SALES AND SERVICES	512	30,080	55	1,880	63	1,040	55.8	380	490	870	55.1	150	170	320	20.3	350	22.2	40	2.5
DIRECT SELLING - ENCYCLOPEDIA	515	5,500	131	130	131	160	84.2	70	80	150	78.9	10	10	20	10.5	30	15.8	10	5.3
DIRECT SELLING - MAGAZINES	520	21,210	72	1,650	60	1,380	83.6	370	750	1,120	80.0	70	90	130	7.9	110	6.7	90	5.5
DIRECT SELLING - PHOTOGRAPHY	525	6,880	128	480	108	290	58.5	80	150	230	50.0	30	30	60	13.0	70	15.2	110	23.9
DIRECT SELLING - OTHER	530	72,080	19	2,930	34	2,060	70.8	690	1,200	1,890	64.1	150	200	350	11.9	500	16.9	210	7.1
FLOOR COVERING STORES	535	41,640	38	4,560	15	3,150	69.1	1,080	1,380	2,470	54.2	500	680	1,180	25.9	720	15.8	190	3.9
FLORISTS	537	5,010	132	690	96	390	56.5	120	140	260	37.7	80	130	210	30.4	180	26.1	90	4.3
GARDENING AND NURSERY PRODUCTS	540	21,480	71	2,080	55	1,490	72.3	480	730	1,220	58.2	160	270	430	20.9	360	17.5	70	3.4
HOME FURNISHINGS STORES	545	72,530	18	10,270	6	7,320	71.3	2,710	3,360	6,080	59.6	750	1,280	2,010	19.6	1,500	14.6	700	6.8
JEWELRY STORES	550	18,610	77	2,250	50	1,610	71.6	510	750	1,260	56.0	200	350	550	24.4	330	14.7	100	4.4
ORDERED PRODUCT SALES-MAGAZINE SUBSCRIP.	553	23,390	62	3,730	22	2,620	70.2	1,540	960	2,500	67.0	180	120	300	8.0	700	18.8	230	6.2

Table IV, continued

TYPE OF BUSINESS	*TOB	REPORTS REQUESTED NUMBER	RANK	PRESENTED COMPLAINTS NUMBER	RANK	SETTLED RESULTS NUMBER	%	POSITIVE	SATISFIED ASSUMED	TOTAL	%	DISSATISFIED ---	AJR	TOTAL	%	NO RESPONSE NUMBER	%	UNPURSUABLE NUMBER	%
*"Type of Business" code in BBB record system.																			
BOOKS AND RECORDS BY MAIL	554	12,200	100	2,950	33	2,540	86.1	1,480	860	2,320	78.6	130	220	350	11.9	250	8.5	40	1.4
MAIL ORDER COMPANIES, GENERAL	555	175,000	2	15,660	3	12,030	76.8	8,730	2,960	11,690	74.6	370	340	710	4.5	2,320	14.8	940	6.0
CATALOGUE SALES	556	81,060	26	7,460	10	5,990	80.3	2,950	2,750	5,700	78.4	190	280	470	6.3	1,100	14.7	190	2.5
ORDERED BY NEWSPAPER/MAGAZINE AD	557	29,240	58	5,240	12	4,220	80.5	2,130	1,790	3,920	74.8	140	300	440	8.4	690	13.2	180	3.4
ORDERED BY RADIO/TV AD	558	18,230	78	2,250	51	1,780	78.9	1,120	580	1,700	78.2	120	80	180	8.1	250	11.2	90	4.0
ORDERED BY TELEPHONE	559	101,180	15	1,250	76	740	59.2	460	220	680	54.4	130	60	190	15.2	320	25.6	80	6.4
MUSIC AND RECORD STORES	560	8,950	123	430	111	330	76.7	100	170	270	62.8	20	60	80	18.6	70	16.3	20	4.7
PET STORES	561	7,070	119	520	87	360	69.3	150	260	410	80.0	120	150	270	32.9	120	14.6	20	2.4
OFFICE EQUIPMENT	562	12,850	94	1,100	80	740	67.3	310	310	620	56.4	90	120	210	19.1	240	21.8	30	2.7
PHOTOGRAPHIC PROCESSING	565	10,130	108	1,290	74	930	72.1	380	410	790	61.2	130	140	270	20.9	180	14.0	40	3.1
PHOTOGRAPHY STUDIOS - EXCEPT DIRECT	568	16,050	84	1,400	69	860	61.4	330	400	730	52.1	110	130	240	17.1	370	26.4	60	4.3
RECREATIONAL VEHICLE DEALERS	570	10,260	105	1,300	73	930	71.5	240	410	650	50.0	110	250	360	30.0	200	15.4	60	4.6
REUPHOLSTERING SHOPS	575	10,150	107	650	96	440	67.7	140	190	330	50.8	50	110	160	24.6	140	21.5	10	1.5
SPORTING GOODS STORES	577	8,900	124	620	100	440	71.0	180	170	330	53.2	40	110	150	24.2	120	19.4	30	4.3
TELEPHONE EQUIPMENT STORES	578	8,880	126	420	112	290	96.7	110	110	220	52.4	20	60	80	19.0	110	26.2	20	4.8
TV/RADIO/STEREO	580	22,830	65	3,030	30	2,280	74.8	900	980	1,880	61.4	210	400	610	20.1	480	15.2	100	3.3
OTHER RETAIL STORES/SHOPS	590	59,420	20	7,600	9	5,210	68.0	1,960	2,170	4,160	54.3	330	1,050	1,630	21.3	1,480	19.3	390	5.1
ADVERTISING SOLICITING ORGANIZATIONS	600	58,580	29	2,600	41	1,290	49.2	650	490	1,140	43.8	190	140	300	11.5	650	25.0	310	19.6
AIRLINES	605	4,530	133	700	94	530	75.7	200	230	430	61.4	40	100	140	20.0	90	12.9	40	5.7
APPLIANCE SERVICE	610	33,040	49	4,320	16	2,840	65.7	940	1,240	2,180	50.5	480	680	1,160	26.4	540	19.4	190	3.7
CABLE/PAY TV COMPANIES	612	14,790	88	2,850	40	2,220	83.8	970	990	1,960	73.6	170	270	440	16.8	200	7.5	90	1.9
CARPETING AND UPHOLSTERY CLEANERS	613	58,200	31	2,250	49	1,310	58.2	480	600	1,080	48.0	310	230	540	24.0	480	21.3	190	7.1
SOLICITING ORG - CHARITIES	615	122,110	8	350	117	230	65.7	110	110	220	62.9	20	10	30	8.6	70	20.0	30	8.6
SOLICITING ORG - GENERAL MEMBERSHIP	616	5,750	109	290	121	190	65.5	130	40	170	58.6	30	20	50	17.2	30	10.3	40	13.8
SOLICITING ORG - BUSINESS MEMBERSHIP	617	5,630	112	10	137	10	100.0	0	10	10	100.0	0	0	0	0.0	0	0.0	0	0.0
SOLICITING ORG - VETERANS	618	14,540	89	120	135	120	100.0	90	20	110	91.7	10	10	20	16.7	10	8.3	10	8.3
SOLICITING ORG - POLICE AND FIRE	619	22,510	69	100	136	70	70.0	20	30	50	50.0	10	20	30	30.0	20	20.0	10	10.0
DRY CLEANING/LAUNDRY COMPANIES	620	25,590	61	8,070	7	5,670	70.3	2,900	1,810	4,710	58.4	830	960	1,790	22.2	1,370	17.0	200	2.5
CHILD CARE SERVICES	621	14,250	90	240	125	140	58.3	30	80	110	45.8	20	30	50	20.8	60	25.0	10	4.2
COUPON BOOK PROMOTIONS	622	13,420	93	290	122	160	55.2	60	80	140	48.3	50	20	70	24.1	50	17.2	30	10.3
EMPLOYMENT SERVICES	625	81,380	17	1,720	59	1,120	65.1	320	570	890	51.7	190	230	390	22.7	290	16.9	150	8.7
FUNERAL RELATED SERVICES	630	12,470	96	490	106	320	65.3	120	140	260	53.1	20	60	80	16.3	120	24.5	30	6.1
WORK-AT-HOME COMPANIES	635	147,880	6	1,150	78	470	40.9	180	220	400	34.8	190	70	260	20.0	420	36.5	100	8.7
HOTELS/MOTELS	637	17,250	81	2,110	54	1,300	64.5	470	840	1,110	52.6	270	250	520	24.6	420	19.9	60	2.8
LEGAL SERVICES	640	12,340	98	370	115	230	67.6	50	120	170	45.9	20	80	100	27.0	70	18.9	20	5.1
MARKET RESEARCH COMPANIES	645	22,750	65	280	123	180	57.1	70	70	140	50.0	40	20	60	21.4	70	25.0	10	3.6
MOVING/STORAGE COMPANIES	650	60,530	27	2,980	32	1,910	64.5	450	900	1,350	45.9	490	990	1,080	36.6	480	16.2	80	2.7
TELEVISION SERVICING	656	22,810	67	2,330	46	1,570	67.4	480	770	1,250	53.6	280	320	580	24.9	380	16.7	110	4.7
TAX PREPARATION COMPANIES	660	7,880	116	510	103	340	66.7	110	160	270	52.9	40	70	110	21.6	110	21.6	20	3.9
TELEPHONE COMPANIES	668	12,340	97	1,360	70	1,120	81.2	400	590	990	71.7	80	130	210	15.2	120	8.7	60	4.3
TRADE AND VOCATIONAL SCHOOLS	670	104,630	14	1,620	62	1,220	75.3	330	600	930	61.1	130	230	360	22.2	180	11.1	90	5.6
TRAVEL AGENCIES	675	38,920	28	3,900	27	2,090	53.3	770	880	1,650	80.6	300	440	740	22.4	580	17.6	310	9.4
UTILITY COMPANIES	680	8,200	114	870	85	660	75.8	170	360	530	60.9	60	130	190	21.8	50	10.3	80	9.2
VACATION CERTIFICATE COMPANIES	685	117,160	9	4,060	18	2,400	59.1	740	1,530	2,270	55.9	650	130	780	19.2	810	20.0	190	4.7
OTHER SERVICE ESTABLISHMENTS	690	250,510	1	15,660	2	10,400	65.5	4,270	4,330	8,600	54.2	1,250	1,800	3,050	19.4	3,150	20.0	1,060	6.4
MANUFACTURERS/PRODUCERS	700	30,580	52	3,110	29	2,480	79.7	1,060	1,060	2,130	66.5	210	350	560	18.0	310	10.0	130	4.2
AUTO MANUFACTURERS - SPECIAL PROGRAMS	701	36,040	45	11,800	4	10,740	91.0	8,330	2,140	10,470	88.7	380	270	630	5.3	210	1.8	480	4.2
WHOLESALERS/DISTRIBUTORS	800	25,380	58	1,650	84	960	53.2	300	500	800	51.9	40	180	220	14.2	200	12.9	330	21.3
NOT ELSEWHERE CLASSIFIED	999	320,890		8,760		4,040		1,310	2,110	3,420		620	820	1,340		1,940		460	

COUNCIL OF BETTER BUSINESS BUREAUS ANNUAL ACTIVITY REPORT - 1989

Total Activity by Settlement Rate

TYPE OF BUSINESS	*TOB	REPORTS REQUESTED NUMBER	RANK	PRESENTED COMPLAINTS NUMBER	RANK	SETTLED NUMBER	%	RESULTS POSITIVE	-- SATISFIED ASSUMED	TOTAL	%	DISSATISFIED ---	AJR	TOTAL	%	NO RESPONSE NUMBER	%	UNPURSUABLE NUMBER	%
*"Type of Business" code in BBB record system.																			
		5,573,480		341,080		236,870		94,650	102,780	197,430	58.8	28,570	38,940	65,510	19.8	31,840	15.7	16,480	5.0
SOLICITING ORG - BUSINESS MEMBERSHIP	617	8,630	112	10	137	10	100.0	0	10	10	100.0	0	0	0	0.0	0	0.0	0	0.0
SOLICITING ORG - VETERANS	618	14,640	89	120	135	120	100.0	90	20	110	91.7	10	10	20	16.7	10	8.3	10	8.3
AUTO MANUFACTURERS - SPECIAL PROGRAMS	701	38,040	45	11,800	4	10,740	91.0	8,330	2,140	10,470	88.7	380	270	650	5.3	210	1.8	490	4.2
TRADITIONAL DEPARTMENT STORES	510	16,150	82	4,030	19	3,570	88.6	1,800	1,580	3,160	78.4	190	410	600	14.9	210	5.2	60	1.5
BANKS	100	30,340	53	2,450	53	2,150	87.8	1,100	820	1,920	78.4	120	230	350	14.3	130	5.3	50	2.0
BOOKS AND RECORDS BY MAIL	554	12,280	100	2,950	33	2,540	86.1	1,480	880	2,320	78.6	130	220	350	11.9	250	8.5	40	1.4
LIFE INSURANCE	131	67,890	22	800	89	680	85.0	210	390	600	75.0	50	80	130	16.3	60	7.5	20	2.5
FRANCHISED AUTO DEALERS	000	110,320	13	20,900	1	17,730	84.8	5,290	8,880	14,170	67.8	1,480	3,560	5,040	24.1	910	4.4	780	3.7
DIRECT SELLING - ENCYCLOPEDIA	515	5,500	131	190	131	160	84.2	70	80	150	78.9	10	10	20	10.5	30	15.8	10	5.3
CABLE/PAY TV COMPANIES	512	14,790	88	2,650	49	2,220	83.8	970	980	1,950	73.6	170	270	440	16.6	200	7.5	50	1.9
DIRECT SELLING - MAGAZINES	520	21,210	72	1,650	60	1,380	83.6	570	750	1,320	80.0	70	60	130	7.9	110	6.7	90	5.5
ACCIDENT AND HEALTH INSURANCE	132	28,380	56	770	90	630	81.8	190	340	530	68.8	70	100	170	22.1	50	6.5	30	3.9
CATALOG SHOWROOMS	509	3,670	136	320	116	260	81.3	130	90	220	68.8	30	40	70	21.9	20	6.3	10	3.1
TELEPHONE COMPANIES	935	12,340	97	1,380	70	1,120	81.2	400	580	980	71.7	60	130	210	15.2	120	8.7	60	4.3
DRUG STORES	310	3,010	138	310	138	250	80.6	120	100	220	71.0	20	30	50	16.1	30	9.7	10	3.2
ORDERED BY NEWSPAPER/MAGAZINE AD	557	26,240	59	5,240	12	4,220	80.5	2,130	1,790	3,920	74.8	140	300	440	8.4	690	13.2	180	3.4
CATALOGUE SALES	556	61,080	26	7,460	10	5,980	80.3	2,950	2,750	5,700	76.4	180	290	470	6.3	1,100	14.7	190	2.5
DOCTORS	305	12,810	95	1,110	79	890	80.2	240	500	740	66.7	110	150	260	23.4	80	7.2	30	2.7
HOSPITALS/CLINICS	330	11,050	104	1,260	75	1,010	80.2	320	520	840	66.7	130	170	300	23.8	90	7.1	40	3.2
MANUFACTURERS/PRODUCERS	700	30,590	52	3,110	29	2,480	79.7	1,050	1,080	2,130	68.5	210	350	560	18.0	310	10.0	130	4.2
SAVINGS AND LOAN COMPANIES	150	15,700	88	540	102	430	79.6	110	250	360	66.7	50	70	120	22.2	30	5.6	30	5.6
DISCOUNT DEPARTMENT STORES	511	7,380	121	980	82	780	79.6	370	350	720	73.5	40	60	100	10.2	120	12.2	40	4.1
CHAIN FOOD STORES	205	3,950	135	440	110	350	79.5	110	170	280	63.6	30	70	100	22.7	40	9.1	20	4.5
CREDIT COLLECTION COMPANIES	120	24,170	62	2,290	47	1,820	79.5	650	930	1,580	69.0	140	240	380	16.6	200	8.7	120	5.2
CAMERA SHOPS	506	4,200	134	380	114	300	78.9	120	120	240	63.2	30	60	90	23.7	50	13.2	10	2.6
ORDERED BY RADIO/TV AD	558	18,230	79	2,230	51	1,760	78.9	1,120	580	1,700	76.2	120	60	180	8.1	250	11.2	90	4.0
INSURANCE COMPANIES	130	114,290	11	2,990	45	1,880	77.8	580	820	1,500	62.8	180	360	540	22.6	290	10.8	100	4.2
FUEL OIL COMPANIES	418	6,550	129	360	116	280	77.8	90	150	230	63.9	30	50	80	22.2	50	13.8	10	2.8
ALARM SYSTEM DEALERS	400	40,800	40	820	88	630	76.8	290	270	530	84.6	70	100	170	20.7	90	11.0	30	3.7
MAIL ORDER COMPANIES, GENERAL	555	175,090	2	15,060	3	12,030	76.8	8,730	2,880	11,890	74.6	370	340	710	4.5	2,320	14.8	940	6.0
MUSIC AND RECORD STORES	580	6,950	123	430	111	330	76.7	100	170	270	62.8	20	60	80	18.6	70	16.3	20	4.7
AUTO TIRE, BATTERIES, ACCESSORIES	015	17,910	80	2,780	38	2,110	76.4	820	1,080	1,700	61.6	240	410	650	23.6	320	11.6	90	3.3
UTILITY COMPANIES	680	8,200	114	870	85	660	75.9	170	380	530	60.9	60	130	190	21.8	90	10.3	60	6.9
AIRLINES	805	4,930	133	700	94	530	75.7	200	230	430	61.4	40	100	140	20.0	90	12.9	40	5.7
REAL ESTATE SALES AND RENTALS	145	39,070	41	2,680	39	2,020	75.4	490	1,170	1,660	61.9	240	380	600	22.4	320	11.9	110	4.1
TRADE AND VOCATIONAL SCHOOLS	870	104,630	14	1,620	62	1,220	75.3	390	600	990	81.1	130	230	360	22.2	180	11.1	90	5.6

Table V, continued

TYPE OF BUSINESS	*TOB	REPORTS REQUESTED NUMBER	RANK	PRESENTED COMPLAINTS NUMBER	RANK	SETTLED RESULTS NUMBER	%	POSITIVE	SATISFIED ASSUMED	TOTAL	%	DISSATISFIED ---	AJR	TOTAL	%	NO RESPONSE NUMBER	%	UNPURSUABLE NUMBER	%
*"Type of Business" code in BBB record system.																			
BUILDING MATERIAL/SUPPLIES	405	15,810	85	1,010	81	760	75.2	220	370	590	58.4	90	170	260	25.7	120	11.9	40	4.0
EXTERMINATING SERVICE COMPANIES	410	57,560	30	1,510	67	1,130	74.8	450	460	910	60.3	100	220	320	21.2	220	14.6	50	3.3
BUYING CLUBS/GROUP PURCHASING	508	31,490	51	630	99	470	74.6	170	220	390	61.9	80	80	160	25.4	40	6.3	40	6.3
TV/RADIO/STEREO	580	22,930	65	3,030	30	2,260	74.6	900	960	1,860	61.4	210	400	610	20.1	460	15.2	100	3.3
LAND DEVELOPMENT COMPANIES	135	32,950	50	380	113	280	74.4	120	150	270	69.2	30	20	50	12.8	60	15.4	10	2.6
DENTISTS	300	13,620	92	700	83	520	74.3	170	220	390	55.7	70	130	200	28.6	60	8.6	40	5.7
HOME OWNERS/RENTERS/FIRE	134	6,650	126	270	124	200	74.1	50	100	150	55.6	20	50	70	25.9	30	11.1	10	3.7
COMMODITIES BROKERS/DEALERS	107	7,870	117	230	126	170	73.9	50	80	130	56.5	10	40	50	21.7	40	17.4	10	4.3
BARBER/BEAUTY SHOPS	307	6,340	130	690	95	510	73.9	140	220	360	52.2	80	150	230	33.3	100	14.5	10	1.4
APPLIANCES	505	36,050	47	3,660	23	2,700	73.8	1,080	1,180	2,260	61.7	300	440	740	20.2	510	13.9	150	4.1
OPTICAL SERVICES	334	19,670	74	1,890	58	1,390	73.5	520	610	1,130	59.8	230	260	490	25.9	230	12.2	80	2.6
AUTO INSURANCE	133	27,680	57	1,540	85	1,130	73.4	370	560	930	60.4	220	200	420	27.3	130	8.4	70	4.5
HEALTH STUDIOS	320	30,270	54	3,270	28	2,390	73.1	800	1,190	1,990	60.8	210	400	610	18.7	420	12.8	280	8.6
AUTO/TRUCK RENTAL LEASING	017	11,490	101	1,790	58	1,300	72.6	410	540	950	53.1	130	350	480	26.8	310	17.3	50	2.8
CONSUMER FINANCE AND LOANS	110	83,610	23	2,150	53	1,560	72.6	410	840	1,250	58.1	170	310	480	22.3	230	10.7	200	9.3
GARDENING AND NURSERY PRODUCTS	540	21,480	71	2,080	55	1,490	72.3	490	730	1,220	59.2	160	270	430	20.9	360	17.5	70	3.4
OTHER HEALTH AND MEDICAL SERVICES	390	83,530	24	3,310	26	2,390	72.2	680	1,110	1,990	60.1	280	400	680	20.8	500	15.1	130	3.9
PHOTOGRAPHIC PROCESSING	565	10,130	108	1,290	74	930	72.1	380	410	790	61.2	130	140	270	20.9	180	14.0	40	3.1
TIME SHARE CONDO PLANS	157	38,280	44	960	84	690	71.9	250	330	580	60.4	60	110	170	17.7	180	18.8	30	3.1
AUTO TRANSMISSION SHOPS	020	45,550	37	3,030	31	2,170	71.6	530	1,140	1,670	55.1	370	500	870	28.7	390	12.9	100	3.3
JEWELRY STORES	550	18,810	77	2,250	50	1,610	71.6	510	750	1,260	56.0	200	350	550	24.4	330	14.7	100	4.4
RECREATIONAL VEHICLE DEALERS	570	10,290	105	1,300	73	930	71.5	240	410	650	50.0	110	280	390	30.0	200	15.4	80	4.6
INDEPENDENT FOOD STORES	210	3,390	137	210	129	150	71.4	30	90	120	57.1	10	30	40	19.0	40	19.0	10	4.8
HOME FURNISHINGS STORES	545	72,530	18	10,270	6	7,320	71.3	2,710	3,350	6,060	59.0	750	1,260	2,010	19.6	1,500	14.6	700	6.8
SPORTING GOODS STORES	577	6,900	124	620	100	440	71.0	150	170	330	53.2	40	110	150	24.2	120	19.4	30	4.8
CREDIT CARD COMPANIES	115	112,930	12	3,470	24	2,460	70.9	1,220	1,140	2,360	68.0	210	100	310	8.9	660	19.0	140	4.0
PLUMBING CONTRACTORS	438	41,180	39	2,850	37	2,020	70.9	600	870	1,470	51.6	270	550	820	28.8	490	17.2	80	2.8
DIRECT SELLING - OTHER	530	72,080	19	2,950	34	2,090	70.8	690	1,200	1,890	64.1	150	200	350	11.9	500	16.9	210	7.1
SWIMMING POOL CONTRACTORS	450	47,290	36	2,260	48	1,590	70.4	540	660	1,200	53.1	170	390	560	24.8	380	16.8	110	4.9
DRY CLEANING/LAUNDRY COMPANIES	620	25,590	61	8,070	7	5,670	70.3	2,900	1,810	4,710	58.4	830	980	1,790	22.2	1,370	17.0	200	2.5
ORDERED PRODUCT SALES-MAGAZINE SUBSCRIP.	553	23,390	63	3,730	22	2,620	70.2	1,540	960	2,500	67.0	180	120	300	8.0	700	18.8	230	6.2
AUTO PARTS COMPANIES	022	12,270	99	1,840	57	1,290	70.1	350	670	1,020	55.4	130	270	400	21.7	350	19.0	70	3.8
HEARING AID COMPANIES	325	23,140	64	970	83	680	70.1	280	270	550	56.6	80	150	230	23.7	170	17.5	40	4.1
HOUSE/APARTMENT RENTAL BY INDIVIDUAL	128	10,240	106	1,370	71	960	70.1	180	520	700	51.1	140	260	400	29.2	220	16.1	60	4.4
SOLICITING ORG - POLICE AND FIRE	618	22,510	69	100	136	70	70.0	20	30	50	50.0	10	20	30	30.0	20	20.0	10	10.0
AUTO REPAIR - EXCEPT TRANSMISSIONS	010	88,280	16	10,500	5	7,330	69.8	1,770	3,230	5,000	47.6	1,240	2,330	3,570	34.0	1,560	14.9	380	3.6
RESTAURANTS	217	11,090	103	1,250	77	870	69.6	300	380	680	54.4	80	150	280	22.4	230	18.4	60	4.8
NEW HOME CONSTRUCTION	420	89,140	21	2,890	36	2,010	69.6	650	950	1,600	55.4	310	410	720	24.9	450	15.6	120	4.2
APPAREL AND ACCESSORIES	500	18,920	75	4,070	17	2,830	69.5	1,030	1,170	2,200	54.1	450	630	1,080	26.5	670	16.5	130	3.2
MOBILE/MODULAR HOMES	430	22,920	66	2,150	52	1,490	69.3	420	790	1,210	56.3	220	280	500	23.3	340	15.8	100	4.7
FLOOR COVERING STORES	535	41,640	38	4,560	15	3,150	69.1	1,090	1,380	2,470	54.2	500	660	1,160	25.9	720	15.8	180	3.9
OTHER FINANCIAL	190	128,600	7	3,780	21	2,610	69.0	810	1,460	2,270	60.1	280	340	620	16.4	630	16.7	240	6.3
BULK HEAT COMPANIES	200	7,420	120	190	130	130	68.4	40	70	110	57.9	10	20	30	15.8	20	10.5	10	5.3
DATING/SOCIAL INTRODUCTION	302	15,370	87	760	91	520	68.4	150	230	390	51.3	90	130	220	28.9	110	14.5	40	5.3
PET STORES	581	7,670	119	820	87	560	68.3	150	260	410	50.0	120	150	270	32.9	120	14.6	20	2.4
AUTO SERVICE STATIONS	005	11,400	102	2,390	44	1,630	68.2	420	810	1,230	51.5	280	400	680	27.6	420	17.6	80	3.3
MULTI-LEVEL SELLING COMPANIES	140	18,850	76	220	128	150	68.2	60	60	120	54.5	10	30	40	18.2	40	18.2	10	4.5
HAIR PRODUCT/IMPROVEMENT	315	7,770	118	470	107	320	68.1	90	170	260	55.3	90	90	140	29.8	70	14.9	10	2.1
OTHER RETAIL STORES/SHOPS	590	89,420	20	7,660	9	5,210	68.0	1,990	2,170	4,160	54.3	580	1,090	1,630	21.3	1,480	19.3	390	5.1
ELECTRICAL CONTRACTORS	413	20,920	73	870	86	590	67.8	180	270	450	51.7	90	140	230	26.4	150	17.2	30	3.4
REUPHOLSTERING SHOPS	575	10,150	107	650	98	440	67.7	140	190	330	50.8	80	110	190	24.6	140	21.5	10	1.5
LEGAL SERVICES	640	12,340	98	370	115	250	67.6	80	120	170	45.9	20	80	100	27.0	70	18.9	30	8.1
TELEVISION SERVICING	655	22,610	67	2,330	46	1,570	67.4	480	770	1,250	53.6	260	320	580	24.9	390	16.7	110	4.7

Table V, continued

TYPE OF BUSINESS	*TOB	REPORTS REQUESTED NUMBER	RANK	PRESENTED COMPLAINTS NUMBER	RANK	SETTLED RESULTS NUMBER	%	POSITIVE	ASSUMED	SATISFIED TOTAL	%	DISSATISFIED ---	AJR	TOTAL	%	NO RESPONSE NUMBER	%	UNPURSUABLE NUMBER	%
	*"Type of Business" code in BBB record system.																		
TAX PREPARATION COMPANIES	660	7,890	116	510	103	340	66.7	110	160	270	52.9	40	70	110	21.6	110	21.6	20	3.9
SIDING CONTRACTORS	445	47,470	35	1,330	72	880	66.2	330	380	710	53.4	100	170	270	20.3	240	18.0	100	7.5
BUSINESS OPPORTUNITY COMPANIES	105	34,110	48	500	105	330	66.0	130	130	260	52.0	60	70	130	26.0	100	20.0	10	2.0
AUTO DEALERS - USED ONLY	003	49,620	34	4,000	20	2,640	66.0	540	1,400	1,940	48.5	450	700	1,150	28.8	730	18.3	190	4.8
WATER CONDITIONING COMPANIES	452	61,540	25	1,640	61	1,080	65.9	310	670	980	59.8	150	100	250	15.2	330	20.1	90	5.5
COMPUTER/DP SALES AND SERVICES	512	30,080	55	1,580	63	1,040	65.8	380	490	870	55.1	150	170	320	20.3	350	22.2	40	2.5
APPLIANCE SERVICE	610	33,040	49	4,320	18	2,840	65.7	940	1,240	2,180	50.5	480	660	1,140	26.4	840	19.4	160	3.7
SOLICITING ORG - CHARITIES	815	122,110	8	350	117	230	65.7	110	110	220	62.9	20	10	30	8.6	70	20.0	30	8.6
SOLICITING ORG - GENERAL MEMBERSHIP	816	9,750	109	290	121	190	65.5	130	40	170	58.6	30	20	50	17.2	30	10.3	40	13.8
OTHER SERVICE ESTABLISHMENTS	690	280,510	1	15,880	2	10,400	65.5	4,270	4,330	8,600	54.2	1,280	1,800	3,080	19.4	3,180	20.0	1,020	6.4
FUNERAL RELATED SERVICES	830	12,470	96	490	106	320	65.3	120	140	260	53.1	20	60	80	16.3	120	24.5	30	6.1
FENCE COMPANIES	414	18,290	78	680	97	430	65.2	180	160	340	51.5	60	90	150	22.7	120	18.2	40	6.1
EMPLOYMENT SERVICES	625	81,380	17	1,720	59	1,120	65.1	320	570	890	51.7	160	230	390	22.7	290	16.9	150	8.7
OTHER FOOD COMPANIES	290	8,620	113	510	104	330	64.7	140	110	250	49.0	70	80	150	29.4	80	15.7	20	3.9
MOVING/STORAGE COMPANIES	650	60,530	27	2,980	32	1,910	64.5	450	900	1,350	45.6	490	560	1,050	35.5	480	16.2	80	2.7
WATERPROOFING COMPANIES	455	38,870	43	760	92	490	64.5	200	190	390	51.3	90	100	190	25.0	130	17.1	50	6.6
HOTELS/MOTELS	637	17,250	81	2,110	54	1,360	64.5	470	640	1,110	52.6	270	250	520	24.6	420	19.9	60	2.8
STORM WINDOWS AND DOORS	447	54,790	33	2,530	42	1,630	64.4	690	630	1,320	52.2	180	310	490	19.4	610	24.1	100	4.0
TRAVEL AGENCIES	675	59,920	28	3,300	27	2,090	63.3	770	880	1,650	50.0	300	440	740	22.4	580	17.6	310	9.4
WHOLESALERS/DISTRIBUTORS	800	28,380	58	1,550	64	980	63.2	300	500	800	51.6	40	180	220	14.2	200	12.9	330	21.3
AUTO OTHER	090	54,980	32	4,790	13	3,010	62.8	340	1,480	2,300	48.0	410	710	1,120	23.4	1,110	23.2	260	5.4
FREEZER FOOD PLAN COMPANIES	215	9,730	110	160	132	100	62.5	40	50	90	56.3	20	10	30	18.8	40	25.0	10	6.3
NURSING HOMES	332	6,810	127	130	134	80	61.5	30	30	60	46.2	20	20	40	30.8	30	23.1	10	7.7
PHOTOGRAPHY STUDIOS - EXCEPT DIRECT	568	16,050	84	1,400	69	860	61.4	330	400	730	52.1	110	130	240	17.1	370	26.4	60	4.3
HOUSE/APARTMENT RENTAL REFERRAL SERVICE	129	8,800	111	450	109	270	60.0	90	140	230	51.1	50	40	90	20.0	90	20.0	30	6.7
HOME INSULATION COMPANIES	422	18,070	83	300	120	180	60.0	60	90	150	50.0	30	30	60	20.0	70	23.3	20	6.7
ORDERED BY TELEPHONE	559	101,160	15	1,250	76	740	59.2	480	220	680	54.4	130	60	190	15.2	320	25.6	80	6.4
VACATION CERTIFICATE COMPANIES	885	117,180	9	4,080	18	2,400	59.1	740	1,530	2,270	55.9	650	130	780	19.2	810	20.0	190	4.7
ROOFING CONTRACTORS	440	152,680	5	4,580	14	2,690	58.7	1,050	1,110	2,160	47.2	410	530	940	20.5	1,190	26.0	280	6.3
HOME REMODELING CONTRACTORS	425	172,840	3	7,340	11	4,300	58.6	1,480	1,950	3,410	46.5	800	890	1,690	23.0	1,860	25.3	390	5.3
CHILD CARE SERVICES	621	14,250	90	240	125	140	58.3	30	80	110	45.8	20	30	50	20.8	60	25.0	10	4.2
CARPETING AND UPHOLSTERY CLEANERS	613	56,200	31	2,250	49	1,310	58.2	490	600	1,080	48.0	310	230	540	24.0	480	21.3	160	7.1
FRANCHISE SELLING COMPANIES	125	7,360	122	140	133	80	57.1	40	30	70	50.0	30	10	40	28.6	10	7.1	20	14.3
MARKET RESEARCH COMPANIES	645	22,750	68	280	123	160	57.1	70	70	140	50.0	40	20	60	21.4	70	25.0	10	3.6
OTHER HOME REMODELING	490	159,910	4	7,890	8	4,370	56.8	1,670	1,780	3,450	44.9	620	920	1,540	20.0	2,170	28.2	540	7.0
FLORISTS	537	5,010	132	690	96	390	56.5	120	140	260	37.7	80	130	210	30.4	180	26.1	30	4.3
DIRECT SELLING - PHOTOGRAPHY	525	6,890	125	480	108	280	58.5	80	150	230	50.0	30	30	60	13.0	70	15.2	110	23.9
COUPON BOOK PROMOTIONS	622	13,420	93	290	122	160	55.2	60	80	140	48.3	50	20	70	24.1	50	17.2	30	10.3
SECURITIES BROKERS AND DEALERS	155	22,340	70	220	127	120	54.5	40	70	110	50.0	20	10	30	13.6	40	18.2	40	18.2
CEMENT CONTRACTORS	407	14,250	91	600	101	320	53.3	100	130	230	38.3	40	90	130	21.7	160	26.7	80	13.3
SOLAR ENERGY COMPANIES	442	8,070	115	310	119	160	51.6	50	80	130	41.9	40	30	70	22.6	90	29.0	20	6.5
ADVERTISING SOLICITING ORGANIZATIONS	600	58,580	29	2,800	41	1,280	48.2	650	490	1,140	43.6	180	140	300	11.5	650	25.0	510	19.6
PAINT AND WALLPAPER COMPANIES	432	25,620	60	1,410	68	670	47.5	230	260	490	34.6	120	180	300	21.3	470	33.3	150	10.6
PAVING CONTRACTORS	435	38,780	42	1,520	88	690	45.4	240	280	520	34.2	150	170	320	21.1	490	32.2	180	11.8
WORK-AT-HOME COMPANIES	635	147,890	6	1,150	78	470	40.9	180	220	400	34.8	180	70	230	20.0	420	36.5	100	8.7
NOT ELSEWHERE CLASSIFIED	999	320,890		8,760		4,040		1,310	2,110	3,420		820	820	1,240		1,640		480	

DEFINITIONS FOR CLOSED COMPLAINT CATEGORIES AND METHODOLOGY FOR "SETTLEMENT INDEX"

The following definitions explain the CBBB Annual Statistical Report by Type of Business (Table IV), which includes the numbers and rankings of inquiries and complaints and the complaint settlement indices for 139 types of business.

PRESENTED COMPLAINTS Complaints which a Bureau brings to the attention of a business (either orally or in writing) for the purpose of eliciting its response are, when concluded, categorized under this general heading.

Presented complaints are categorized by the Type of Business involved, under the major categories of RESPONSE, NO RESPONSE and UNPURSUABLE.

RESPONSE - The business replies to the presentation of the complaint either by contacting the Bureau, Bureau and customer, or customer only. Complaints which receive a business response are further categorized according to the customer's satisfaction with that response.

SATISFIED (POSITIVE) is based on complainant's direct statement of satisfaction. The complainant must return the BBB verification form marked "Basically Satisfied" or call the Bureau with equivalent information.

SATISFIED (ASSUMED) is based on complainant's failure to return the BBB verification form or otherwise notify the Bureau of the complaint's status within a designated number of days from its receipt. (Satisfaction is only assumed when the company responds to the Bureau. Satisfaction cannot be assumed if both the company and the customer fail to answer.)

DISSATISFIED is based on complainant's direct statement of dissatisfaction. The complainant must return the BBB verification form marked "Basically Dissatisfied" or call the Bureau with equivalent information.

DISSATISFIED (AJR) is based on the BBB judgment that, while the customer has directly stated that he/she is "Basically Dissatisfied," the company did all that it reasonably had a responsibility to do in handling the complaint. The company response is, therefore, "Administratively Judged Responsible" (AJR). The AJR designation is only used when there is clear and compelling evidence that the customer has been unreasonable in his/her expectations or when the facts show the complaint to be without validity.

NO RESPONSE - No reply by the business to the Bureau or customer.

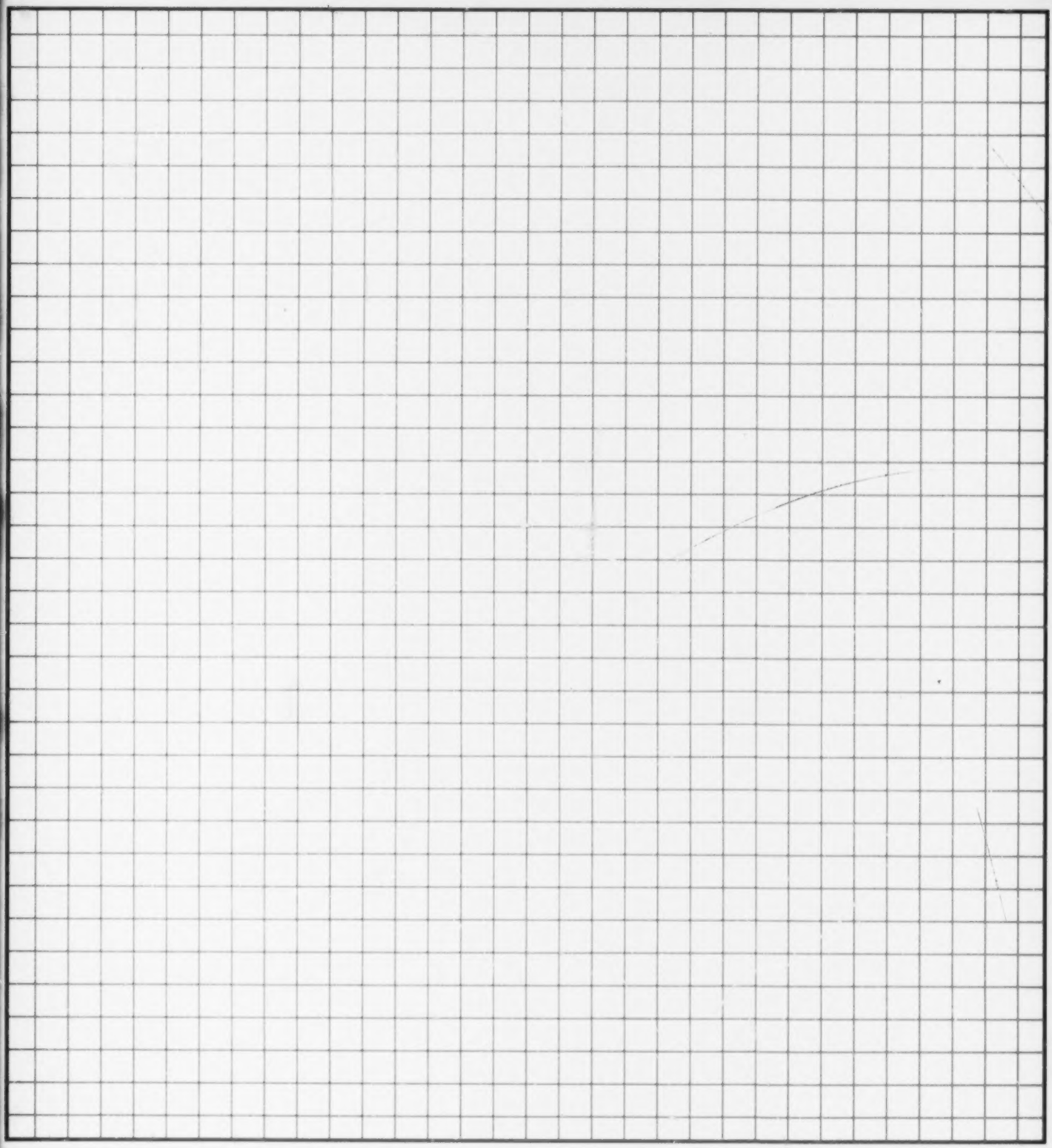
UNPURSUABLE - Cases which are presented, but result only in knowledge that the company is out of business, cannot be located or is bankrupt without consumer recourse available.

The "SETTLEMENT INDEX" is calculated by adding (Satisfied-Positive) + (Satisfied-Assumed) + (Dissatisfied, but Administratively Judged Responsible) and dividing by the total Presented Complaints.

The Council of Better Business Bureaus (CBBB) promotes ethical standards of business practices and protects consumers through voluntary self-regulation and monitoring activities. The CBBB is supported through the membership of private business; it is not a government agency and is not supported by tax dollars.

CBBB members include major businesses, and more than 175 Better Business Bureaus in the United States (19 in Canada) which are supported by nearly 250,000 businesses nationwide. Programs include a self-regulatory mechanism to assure truth and accuracy in advertising; a mediation/arbitration service for resolving consumer-business disputes; an advisory service which sets standards for charitable organizations and distributes information on the programs, fund raising practices and finances of thousands of soliciting organizations; consumer information services and voluntary industry guidelines for advertising and selling products and services.

For more information contact the Public Affairs Department, CBBB, 4200 Wilson Boulevard, Arlington, VA 22203, (703) 276-0100.



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